© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 13-12770-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 36

United States Bankruptcy Court Northern District of Mississippi					Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Mic Warren, Don Preston	ame of Debtor (if individual, enter Last, First, Middle):  Name of Joint Debtor (Spouse) (Last, First, Middle):  Name of Joint Debtor (Spouse) (Last, First, Middle):									
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			3 years				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 0118				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):						
Street Address of Debtor (No. & Street, City, State 275 Kathleen Rd Byhalia, MS	& Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Sta	ate & Zip Code):		
Byriana, WS	ZIPCODE 386	611-7856	7				Γ	ZIPCODE		
County of Residence or of the Principal Place of Bu <b>Marshall</b>	siness:		County of	Residence	e or of t	he Principal Pla	ce of Busin	ness:		
Mailing Address of Debtor (if different from street a	iddress)		Mailing Ad	ddress of	Joint De	ebtor (if differen	nt from stre	eet address):		
	ZIPCODE							ZIPCODE		
Location of Principal Assets of Business Debtor (if	different from stre	eet address a	lbove):				,			
								ZIPCODE		
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtor  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Filing Fee (Check one box)  ✓ Full Filing Fee attached  □ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the cour consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official  □ Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour	Single As U.S.C. §  Railroad Stockbrok Commodi Clearing I Other  Debtor is Title 26 o Internal R  o individuals t's to pay fee I Form 3A.	Tax-Exemp Check box, if a tax-exemp of the United Revenue Code Check one Debtor i Debtor i Check if: Debtor's than \$2,4	pt Entity applicable.) at a small busin is not a small busin aggregate nonce 490,925 (amount applicable box.	the Petition is File  Chapter 7			nikruptcy n is Filed  Cha Reco Maii Cha Reco Non Nature of (Check one y consume 1 U.S.C. red by an y for a r house-  C. § 101(5 J.S.C. § 10 debts owed to the every three	C. business debts.  y an a see-  01(51D). § 101(51D).  weed to insiders or affiliates) are less a three years thereafter).		
consideration. See Official Form 3B.		Accepta	is being filed wances of the plance with 11 U.	in were so	olicited p	prepetition from	one or mo	ore classes of creditors, in		
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	vill be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors			] 0,001- 5,000	25,001- 50,000		50,001- 100,000	Over 100,000			
			50,000,001 to 100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More that	1		
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$1, \$50,000 \$1,0000 \$500,000 \$1 million \$1,0000 \$1,000		000,001 \$3	50,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More that			

Case 13-12770-JDW Doc 1 Filed 07/08/2	13 Entered 07/08/13 1 Page 2 of 36	13:23:03 Desc Main Page 2		
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Warren, Don Preston			
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	ch additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b)			
	X /s/ Karen B. Schneller	7/08/13		
	Signature of Attorney for Debtor(s)	Date		
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, ea  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	ach a separate Exhibit D.)		
Information Decords				
	days than in any other District. partner, or partnership pending in lace of business or principal assets	this District. in the United States in this District,		
or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg				
in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside	es as a Tenant of Residential Distribution by the series as a Tenant of Residential Distribution by the Series as a Tenant of Residential Distribution by the Series as a Tenant of Residential Distribution by th	Property		
in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	es as a Tenant of Residential Distribution by the series as a Tenant of Residential Distribution by the Series as a Tenant of Residential Distribution by the Series as a Tenant of Residential Distribution by th	Property		
Certification by a Debtor Who Reside  (Check all app  Landlord has a judgment against the debtor for possession of deb  (Name of landlord that	es as a Tenant of Residential blicable boxes.)  otor's residence. (If box checked, compared to the relief sought in this Distriction of the relief sought in the relief sought in this Distriction of the relief sought in the relief sought in th	Property		
Certification by a Debtor Who Reside  (Check all app  Landlord has a judgment against the debtor for possession of deb  (Name of landlord that	es as a Tenant of Residential desirable boxes.) btor's residence. (If box checked, countries at obtained judgment) of landlord) et circumstances under which the desirable at obtained sudgment of landlord.	Property complete the following.) ebtor would be permitted to cure		
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb  (Name of landlord that  (Address of Debtor claims that under applicable nonbankruptcy law, there are	es as a Tenant of Residential desirable boxes.)  otor's residence. (If box checked, contact obtained judgment)  of landlord)  e circumstances under which the desirable session, after the judgment for pos	Property complete the following.)  ebtor would be permitted to cure session was entered, and		

Title of Authorized Individual

Date

Case 13-12770-JDW Doc 1 Filed 07/08/: B1 (Official Form 1) (04/13) Document	13 Entered 07/08/13 13:23:03 Desc Main Page 3 of 36 Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Warren, Don Preston
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/Don Preston Warren  Signature of Debtor  Don Preston Warren  Signature of Joint Debtor  (901) 827-8995  Telephone Number (If not represented by attorney)  July 8, 2013  Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Karen B. Schneller Signature of Attorney for Debtor(s)  Karen B. Schneller 6558 Karen B. Schneller Post Office Box 417 Holly Springs, MS 38635 (662) 252-3224 Fax: (662) 252-2858 karen.schneller@gmail.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name and title, if any, of Bankruptcy Petition Preparer
July 8, 2013  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this	X
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets

conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 13-12770-JDW B1D (Official Form 1, Exhibit D) (12/09)

#### Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Doc 1 Document Page 4 of 36 United States Bankruptcy Court Northern District of Mississippi

Nortnern District o	i Mississippi
IN RE:	Case No
Warren, Don Preston	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five stater do so, you are not eligible to file a bankruptcy case, and the court can whatever filing fee you paid, and your creditors will be able to resu and you file another bankruptcy case later, you may be required to to stop creditors' collection activities.	an dismiss any case you do file. If that happens, you will lose me collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, one of the five statements below and attach any documents as directed.	, each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I is the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the agreertificate and a copy of any debt repayment plan developed through the	opportunities for available credit counseling and assisted me in ency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I at the United States trustee or bankruptcy administrator that outlined the operforming a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved and the time I made my request, and the following exigent cirrequirement so I can file my bankruptcy case now. [Summarize exigent]	cumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtaing you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for calso be dismissed if the court is not satisfied with your reasons for counseling briefing.	the agency that provided the counseling, together with a copy e to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may filing your bankruptcy case without first receiving a credit
<ul> <li>4. I am not required to receive a credit counseling briefing because of notion for determination by the court.]</li> <li>Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by real</li> </ul>	
of realizing and making rational decisions with respect to finance.  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephone.	ial responsibilities.); paired to the extent of being unable, after reasonable effort, to
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined apply in this district.	
I certify under penalty of perjury that the information provided ab	ove is true and correct.

Signature of Det	otor: /s/ Don Preston Warren	
•		
5 11 6 66		

Date: **July 8, 2013** 

Case 13-12770-JDW B6 Summary (Form 6- Summary) (12707)

# Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Document Page 5 of 36

Document Page 5 of 36 United States Bankruptcy Court Northern District of Mississippi

IN RE:		Case No.
Warren, Don Preston		Chapter 7
	Debtor(s)	

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 177,980.00		
B - Personal Property	Yes	3	\$ 10,212.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 210,648.02	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 33,815.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,686.42
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 3,681.52
	TOTAL	15	\$ 188,192.00	\$ 244,463.27	

Form 6 - Statistical Summary (12/07) DW

#### Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Page 6 of 36 Document **United States Bankruptcy Court** Northern District of Mississippi

IN RE:		Case No
Warren, Don Preston		Chapter 7
· · · · · · · · · · · · · · · · · · ·	tor(s)	1

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,686.42
Average Expenses (from Schedule J, Line 18)	\$ 3,681.52
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,800.92

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 32,668.02
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 33,815.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 66,483.27

Doc 1

Debtor(s)

Filed 07/08/13 Entered 07/08/13 13:23:03 Page 7 of 36

Desc Main

IN RE Warren, Don Preston

Document

Case No.

SCHEDULE A - REAL PROPERTY

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home and 5 Acres located at 275 Kathleen Dr., Byhalia, MS.		J	177,980.00	210,648.02
Home and 5 Acres located at 275 Kathleen Dr., Byhalia, MS.		J	177,980.00	210,648.02

**TOTAL** 

177,980.00

(Report also on Summary of Schedules)

### $\underset{B6B \; (Official \; Form \; 6B)}{Case} \; 13-12770\text{-}JDW$

Doc 1 Filed 07/08/13 Document Pa

13 Entered 07/08/13 13:23:03 Page 8 of 36

Desc Main

IN RE Warren, Don Preston

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
2. (a s s t t t c c c s t t t c c c s t t t t	Cash on hand. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, hrift, building and loan, and nomestead associations, or credit unions, brokerage houses, or cooperatives. Security deposits with public utilities, elephone companies, landlords, and others.	x x			
	Household goods and furnishings,		19" RCA Console TV/VCR	J	25.00
	nclude audio, video, and computer equipment.		Bedroom Furniture & Dressers/Nightstands	J	300.00
			Dining Room Furniture	J	200.00
			DVD Players (x3)	J	30.00
			Household Stereo/Boombox	J	25.00 40.00
			HP Laptop Computer Lexmark Computer Printer	J	20.00
			Living Room Furniture	J	150.00
			Microwave, Cooking Utensils & Cookware	J	95.00
			Refrigerator	J	200.00
			Silverware/Flatware	J	50.00
			Stove	J	50.00
			Tables and Chairs	J	10.00
			Weedeater	J	40.00
a	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. V	Wearing apparel.		All wearing apparel	J	200.00
7. I	Furs and jewelry.		Seiko Watch	Н	20.00
	Firearms and sports, photographic,		Remington 870 Pump Shotgun	J	100.00
a	and other hobby equipment.		Remington Bold Action .280 Rifle	J	50.00
i i	interest in insurance policies. Name insurance company of each policy and temize surrender or refund value of each.	X			

 $\underset{B6B \; (Official \; Form \; 6B)}{Case} \; \underset{(1207)}{Case} \; \underset{(1207)}{13-12770-JDW}$ 

Doc 1 Filed 07/08 Document

Debtor(s)

.3 Entered 0*1* Page 9 of 36

Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main

IN RE Warren, Don Preston

\_\_\_\_\_ Case No. \_

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				т —	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

Doc 1 Document

Debtor(s)

Page 10 of 36

Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main

(If known)

IN RE Warren, Don Preston

Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies used in business. 29. Machinery, fixtures, equipment, and supplies used in business. 29. Machinery fixtures, equipment, and supplies used in business. 29. Machinery fixtures, equipment and supplies used in business. 29. Machinery fixtures, equipment and supplies used in business. 29. Machinery fixtures, equipment and supplies used in business. 29. Machinery fixtures, equipment and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 38. Air Compressor Circular Saw H  Cargo Work Trailer 2003 Honda Foreman 4-Wheeler used in debtor's construction business  Air Compressor Circular Saw H  Air Compressor Circular Saw Air Saw Table Saw Werenches and Sockets  X  X  X  X  X  X  X  X  X  X  X  X  X	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	HUSBAND, WIFE, JOINT, OR COMMUNITY	DESCRIPTION AND LOCATION OF PROPERTY	N O N E	TYPE OF PROPERTY
26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  29. Machinery, fixtures, equipment, and supplies used in business.  29. Machinery, fixtures, equipment, and supplies used in business.  2003 Honda Foreman 4-Wheeler used in debtor's construction business.  2003 Honda Foreman 4-Wheeler used in debtor's construction business.  2003 Honda Foreman 4-Wheeler used in debtor's construction business.  2003 Honda Foreman 4-Wheeler used in debtor's construction business.  21. Air Compressor  22. Circular Saw  Hand Tools  Miter Saw  Miter Saw  Table Saw  Wrenches and Sockets  23. Animals.  24. Z  25. Crops - growing or harvested. Give particulars.  26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies and accessories.  29. Machinery, fixtures, equipment, and supplies as with the supplies and accessories.  29. Machinery, fixtures, equipment, and supplies as with the supplies are accessories.  29. Machinery, fixtures, equipment, and supplies as with the supplies are accessories.  29. Machinery, fixtures, equipment, and supplies as with the supplies are accessories.  29. Machinery, fixtures, equipment, and supplies as with the supplies are accessories.  2003 Honda Foreman 4-Wheeler used in debtor's construction business.  2003 Honda Foreman 4-Wheeler used in debtor's construction business.  2003 Honda Foreman 4-Wheeler used in debtor's construction business.	6,075.00			1 1	
business  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  Air Compressor  Circular Saw  Hand Tools  Miter Saw  Miter Saw  J  Miter Saw  Table Saw  Wrenches and Sockets  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind  business  Air Compressor  Circular Saw  Hand Tools  Miter Saw  J  Wrenches and Sockets  J  X  X  X  X  X  X  X  X  X  X  X  X	600.00		_		other venicles and accessories.
28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  Air Compressor Circular Saw Hand Tools Miter Saw J Miter Saw Table Saw Wrenches and Sockets  30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind  X  Air Compressor Circular Saw J Whand Tools Witer Saw J Wrenches and Sockets  X  X  X  X  X  X  X  X  X  X  X  X  X	1,507.00	J			26. Boats, motors, and accessories.
supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  Air Compressor  Circular Saw  Hand Tools  Miter Saw  J  Miter Saw  Table Saw  Wrenches and Sockets   30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind  Air Compressor  Circular Saw  J  Whiter Saw  J  X  X  X  X  X  X  X  X  X  X  X  X				1 1	27. Aircraft and accessories.
supplies used in business.  Circular Saw Hand Tools Miter Saw J Miter Saw Table Saw Wrenches and Sockets  J  30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind					
Hand Tools Miter Saw Miter Saw Table Saw Wrenches and Sockets  30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind  Witer Saw J J X X X X X X X X X X X X X X X X X	70.00				29. Machinery, fixtures, equipment, and
Miter Saw Miter Saw Table Saw Table Saw Wrenches and Sockets  30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind	50.00	_			supplies used in business.
Miter Saw Table Saw Wrenches and Sockets  30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind  Miter Saw Table Saw Wrenches and Sockets  X X X X X X X X X X X X X X X X X X	60.00				
Table Saw Wrenches and Sockets  J  J  J  J  J  J  J  J  J  J  Animals.  Say  Table Saw Wrenches and Sockets  X  X  X  X  X  X  X  X  X  Animals.  Say  Totale Saw Wrenches and Sockets  X  X  X  X  X  X  X  X  X  X  X  X  X	60.00	_			
30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind  Wrenches and Sockets  X X X X X X X X X X X X X X X X X X	75.00				
30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind	80.00				
31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind	30.00	J	wrenches and Sockets		
32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind				1 1	
particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind  X  X  X  X				1 1	
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind					particulars.
35. Other personal property of any kind					
ser outer personal property or any mine				1 1	
				X	35. Other personal property of any kind

10,212.00

Doc 1 Document

Filed 07/08/13 Entered 07/08/13 13:23:03 Page 11 of 36

Desc Main

IN RE Warren, Don Preston

Case No. \_

Debtor(s)

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
19" RCA Console TV/VCR	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	25.00	25.00
Bedroom Furniture & Dressers/Nightstands	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	300.00	300.00
Dining Room Furniture	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	200.00	200.00
DVD Players (x3)	MCA § 85-3-23	30.00	30.00
Household Stereo/Boombox	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	25.00	25.00
HP Laptop Computer	MCA § 85-3-23	40.00	40.00
Lexmark Computer Printer	MCA § 85-3-23	20.00	20.00
Living Room Furniture	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	150.00	150.00
Microwave, Cooking Utensils & Cookware	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	95.00	95.00
Refrigerator	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	200.00	200.00
Silverware/Flatware	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	50.00	50.00
Stove	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	50.00	50.00
Tables and Chairs	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	10.00	10.00
Weedeater	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	40.00	40.00
All wearing apparel	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	200.00	200.00
Seiko Watch	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	20.00	20.00
Remington 870 Pump Shotgun	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	100.00	100.00
Remington Bold Action .280 Rifle	MCA § 85-3-23	50.00	50.00
2004 GMC Sierra SLT 4WD with 135,000 miles	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	6,075.00	6,075.00
Cargo Work Trailer	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	600.00	600.00
2003 Honda Foreman 4-Wheeler used in debtor's construction business	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	1,507.00	1,507.00
Air Compressor	MCA § 85-3-23	70.00	70.00
Circular Saw	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	50.00	50.00
Hand Tools	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	60.00	60.00
Miter Saw	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	60.00	60.00
Miter Saw	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	75.00	75.00
Table Saw	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	80.00	80.00
Wrenches and Sockets	MCA § 85-3-23	30.00	30.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Doc 1 Filed 07/08/13 Document Pa

13 Entered 07/08/13 13:23:03 Page 12 of 36

Desc Main

(If known)

IN RE Warren, Don Preston

\_\_\_\_\_ C

\_ Case No.

Debtor(s)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5023	T	J	Mortgage on home and property located	T		П	210,648.02	32,668.02
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306-0335			at 275 Kathleen, Byhalia, MS incurred in 2008.					
			VALUE \$ 177,980.00					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE 6					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ocntinuation sheets attached			(Total of the		otot		\$ 210,648.02	\$ 32,668.02
			(Use only on la		Totage	al e)	\$ 210,648.02	\$ 32,668.02

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$\text{0}\$ 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

B6E (Official Form 6E) (0413) 70-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Document Page 13 of 36

IN RE Warren, Don Preston

Case No.

Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Claims of certain farmers and fishermen. Use \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ocntinuation sheets attached

### Case 13-12770-JDW

Doc 1 Filed 07/08/13 Document Page

L3 Entered 07/08/13 13:23:03 Page 14 of 36

Desc Main

IN RE Warren, Don Preston

Document Page 14

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2041</b>		Н	Revolving credit card charges incurred over the		П	П	
Citi Cards PO Box 6500 Sioux Falls, SD 57117-6500	-		past several years.				6,218.33
ACCOUNT NO. <b>6650</b>	T	J	Revolving credit card charges incurred over the		П	H	0,210100
Ge Capital Retail Bank P.O. Box 960061 Orlando, FL 32896-0061	1		past several years.				902.86
ACCOUNT NO.	T		Assignee or other notification for:		П	H	002.00
Allied Interstate P.O. Box 361477 Columbus, OH 43236	-		Ge Capital Retail Bank				
ACCOUNT NO. <b>7947</b>		Н	Revolving credit card charges incurred over the		П	П	
MRS Associates 1930 Olney Ave Cherry Hill, NJ 08003-2016	•		past several years. Original creditor is Chase Credit Card.				16,063.23
1				Sub			<u> </u>
1 continuation sheets attached			(Total of th	_	age Fota	H	\$ 23,184.42
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	als atis	o oi	n al	\$

Doc 1

Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main

Case No.

IN RE Warren, Don Preston

Document Page 15 of 36

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(Continuation Sheet)								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.			Assignee or other notification for:					
Chase Post Office Box 15298 Wilmington, DE 19850			MRS Associates					
ACCOUNT NO.	-	Н	collection for credit card					
Singletary & Thrash-Jackson, P.A. 129 N State St Jackson, MS 39201-2811			Solidari Silvari Sala				40.620.92	
ACCOUNT NO.	+		Assignee or other notification for:				10,630.83	
LTD Financial Services 7322 Southwest Fwy Ste 1600 Houston, TX 77074-2053			Singletary & Thrash-Jackson, P.A.					
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		-	(Total of	Sub his p			\$ 10,630.83	
			(Use only on last page of the completed Schedule F. Repo	-	Γot	al		

the only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

33,815.25

B6G (Official Form 16) (12/77) O-JDW	Doc 1	Filed 07/08/	13	Entered 07/08/13 13:23:03	
boo (Official Form 60) (12/07)		Document	Pag	ne 16 of 36	

Debtor(s)

IN RE Warren, Don Preston

Page 16 01 36

Case No. \_\_\_\_\_(If known)

Desc Main

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MARKING ADDRESS TO STATE OF ST	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

B6H (Official Form 6H) (12/77) O-JDW	Doc 1	Filed 07/08/	13	Entered 07/08/13 13:23:03
Boll (Official Form off) (12/07)		Document	Pa	ge 17 of 36

Debtor(s)

IN RE Warren, Don Preston

Paye 17 01 30

asc 110.	
	(If known)

Desc Main

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Entered 07/08/13 13:23:03 Filed 07/08/13 Page 18 of 36

Desc Main

(If known)

IN RE Warren, Don Preston

Debtor(s)

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF	F DEBTOR AND	D SPOUSE	
Single	RELATIONSHIP(S):			AGE(S):
EMPLOYMENT:	DEBTOR		SPOUSE	
Occupation				
1 *	P Warren Construction Co			
How long employed <b>8 years</b>				
Address of Employer				
INCOME: (Estimate of average or	r projected monthly income at time case filed)		DEBTO	R SPOUSE
	lary, and commissions (prorate if not paid mon	thly)	\$	\$
2. Estimated monthly overtime	7		\$	_ \$
3. SUBTOTAL			\$ 0.0	0 \$
4. LESS PAYROLL DEDUCTION	NS			<u> </u>
a. Payroll taxes and Social Securi			\$	\$
b. Insurance			\$	\$
c. Union dues			\$	_ \$
d. Other (specify)			\$	_ \$
				_ \$
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS		\$0.0	<u>0</u> \$
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$0.0	0 \$
7 Regular income from operation o	of business or profession or farm (attach detaile	ed statement)	\$ 3,686.4	2 \$
8. Income from real property	of Submess of profession of furm (access declare	a statement)	\$	= \$
9. Interest and dividends			\$	\$
	ort payments payable to the debtor for the debto	or's use or		
that of dependents listed above			\$	_ \$
11. Social Security or other govern			Φ	Ф
			- \$	- \$
12. Pension or retirement income			- \$	_ \$
13. Other monthly income			Ψ	Ψ
			\$	_ \$
			\$	\$
			\$	_ \$
14. SUBTOTAL OF LINES 7 TH	IROUCH 13		\$ 3,686,4	2 \$
	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$ 3,686.4	
15. A VERAGE MONTHET INC	(Aut amounts shown on fines o and 14)		Ψ	- Ψ
16. COMBINED AVERAGE MO	<b>ONTHLY INCOME</b> : (Combine column totals	from line 15;	;	
if there is only one debtor repeat to	tal reported on line 15)		\$	3,686.42

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: none

Case 13-12770-JDW  $_{B6J (Official \, Form \, 6J)(1207)}$ 

Doc 1

Page 19 of 36 Document

Filed 07/08/13 Entered 07/08/13 13:23:03

(If known)

IN RE Warren, Don Preston

Debtor(s)

Case No.

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made by	weekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income a	allowed
on Form22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,503.02
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes   No		
2. Utilities:		
a. Electricity and heating fuel	\$	285.00
b. Water and sewer	\$	
c. Telephone	\$	30.00
d. Other See Schedule Attached	\$	243.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	25.00
4. Food	\$	275.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	85.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	_ \$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	885.50
17. Other	_ \$	
	— <u>\$</u> —	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if		

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I
b. Average monthly expenses from Line 18 above

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

c. Monthly net income (a. minus b.)

**See Continuation Sheet** 

S	3,686.42
:	3 681 52

3,681.52

Case 13-12770-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Document Page 20 of 36

IN RE Warren, Don Preston Case No.

Debtor(s)

SCHEDULE 1. CURRENT EXPENDITURES OF INDIVIDUAL DERTOR(S)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 2

Other Utilities
Trash Pick Up
Internet
90.00
DirecTV
80.00
Cell Phones
60.00

Case 13-12770-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Document Page 21 of 36

Case No. \_

IN RE Warren, Don Preston

Debtor(s)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 2 of 2** 

Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

none

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

IN RE Warren, Don Preston

knowledge, information, and belief.

Debtor(s)

Case No. \_

(If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ Don Preston Warren Date: July 8, 2013 **Don Preston Warren** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and

Signature:

schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

# © 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

# Case 13-12770-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Document Page 23 of 36 United States Bankruptcy Court Northern District of Mississippi

IN RE:	Case No		
Warren, Don Preston	Chapter <b>7</b>		
Debtor(s)	•		
BUSINESS INCOME AND EXPENS	ES		
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDO operation.)	<u>DE</u> information directl	y related to	the business
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:			
1. Gross Income For 12 Months Prior to Filing:	\$ 44,237	7.00	
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:			
2. Gross Monthly Income:		\$	3,686.42
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:			
<ol> <li>Net Employee Payroll (Other Than Debtor)</li> <li>Payroll Taxes</li> <li>Unemployment Taxes</li> <li>Worker's Compensation</li> <li>Other Taxes</li> <li>Inventory Purchases (Including raw materials)</li> <li>Purchase of Feed/Fertilizer/Seed/Spray</li> <li>Rent (Other than debtor's principal residence)</li> <li>Utilities</li> <li>Office Expenses and Supplies</li> <li>Repairs and Maintenance</li> <li>Vehicle Expenses</li> <li>Travel and Entertainment</li> <li>Equipment Rental and Leases</li> <li>Legal/Accounting/Other Professional Fees</li> <li>Insurance</li> <li>Employee Benefits (e.g., pension, medical, etc.)</li> <li>Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):</li> </ol>	\$ 143 \$ 689 \$ \$ \$	5.00 3.50 9.00	
21. Other (Specify):	\$		
22. Total Monthly Expenses (Add items 3-21)		\$	885.50
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME			

2,800.92

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2)

B7 (Official Form 7) (04/15) 770-JDW

#### Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main

Document Page 24 of 36 United States Bankruptcy Court Northern District of Mississippi

IN RE:		Case No
Warren, Don Preston		Chapter 7
	Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 16,800.00 2013 ytd 30,000.00 2012 5,533.00 2011

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

#### Filed 07/08/13 Entered 07/08/13 13:23:03 Case 13-12770-JDW Doc 1 Document Page 25 of 36

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case

of this case.		
NAME AND ADDRESS OF PAYEE Karen B. Schneller Post Office Box 417 Holly Springs, MS 38635	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR <b>07012013</b>	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,200.00
Access Counseling 633 West 5th Street Ste 26001 Los Angeles, CA 90071-0000	06302013	50.00
United States Bankruptcy Court	07082013	306.00

Northern District Of Mississippi

Page 26 of 36

Desc Main

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, sayings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

#### Entered 07/08/13 13:23:03 Case 13-12770-JDW Doc 1 Filed 07/08/13 Document Page 27 of 36

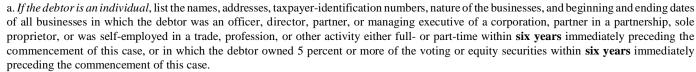
 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business



If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

 $\checkmark$ 

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the two years immediately preceding the commencement of this case.

#### 20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  $\checkmark$ 

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None  $\checkmark$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

25. Pension Funds.		
	ridual, list the name and federal taxpayer identification number ontributing at any time within six years immediately precedents.	ber of any pension fund to which the debtor, as an employer, eding the commencement of the case.
[If completed by an individua	ıl or individual and spouse]	
I declare under penalty of perj thereto and that they are true		oing statement of financial affairs and any attachments
Date: July 8, 2013	Signature /s/ Don Preston Warren	
Date: <b>July 8, 2013</b>	Signature /s/ Don Preston Warren of Debtor	Don Preston Warren
Date: <b>July 8, 2013</b> Date:		Don Preston Warren
	of Debtor	Don Preston Warren
	of Debtor Signature	Don Preston Warren

Case 13-12770-JDW

of this case.

24. Tax Consolidation Group

22. Former partners, officers, directors and shareholders

preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

Doc 1

Filed 07/08/13

Document Page 28 of 36

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this

Entered 07/08/13 13:23:03

Desc Main

#### B201A (Form 201A) (11/12)

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Case 13-12770-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Document Page 30 of 36

B201A (Form 201A) (11/12)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

 $_{B201B~(Form~201B)}$  Case 13-12770-JDW

#### Doc 1 U N

Filed 07/00/13 Efficied 07/00/13 13.2	23.03	DESC IV
Document Page 31 of 36		
Document Page 31 of 36 inited States Bankruptcy Court		
Northern District of Mississippi		

IN RE:		Case No.
Warren, Don Preston		Chapter 7
·	Debtor(s)	1

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE						
Certificate of [Non-Attorney] Bankruptcy Petition Preparer						
I, the [non-attorney] bankruptcy petition preparer signing the debtor notice, as required by § 342(b) of the Bankruptcy Code.	's petition, hereby certify that	at I delivered to the debtor the attached				
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petit the S princ the b	al Security number (If the bankruptcy ion preparer is not an individual, state Social Security number of the officer, cipal, responsible person, or partner of bankruptcy petition preparer.) quired by 11 U.S.C. § 110.)				
X Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	onsible person, or	alled by 11 C.S.C. § 110.)				
Certificate of	of the Debtor					
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required b	y § 342(b) of the Bankruptcy Code.				
Warren, Don Preston	X /s/ Don Preston Warrer	7/08/2013				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X Signature of Joint Debtor	r (if any) Date				

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

**B8** (Official Form 8) (12/08)

Warren, Don Preston

continuation sheets attached (if any)

Date: \_\_\_\_\_ July 8, 2013

personal property subject to an unexpired lease.

IN RE:

@ 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Doc 1 Document Page 32 of 36 United States Bankruptcy Court

Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main

Case No.

Chapter 7

Yes No

Case 13-12770-JDW

Debtor(s)

Northern District of Mississippi

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Property No. 1			
Creditor's Name: Wells Fargo Home Mortgage		Describe Property Securing Debt: Home and 5 Acres located at 275 Kathleen Dr., Byhalia, MS.	
Property will be (check one):  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to ( ☐ Redeem the property ☐ Reaffirm the debt ✓ Other. Explain Retain and pay		(for example, avoid lien using 11 U.S.C. § 522(f)	
Property is (check one):  ☐ Claimed as exempt ✓ Not clai	med as exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained	,		
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for example, avoid lien using 11 U.S.C. § 522(f)	
Property is (check one):  Claimed as exempt Not claim	med as exempt		
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three co	olumns of Part B must be completed for each unexpired lease. Atta	
Property No. 1			
Lessor's Name:	Describe Leased P	Property:  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased P	Property: Lease will be assumed pursuant to $11 \text{ U.S.C.} & 365(p)(2)$ :	

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or

/s/ Don Preston Warren Signature of Debtor

Signature of Joint Debtor

# Case 13-12770-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Document Page 33 of 36 United States Bankruptcy Court Northern District of Mississippi

IN RE:		Case No.
Warren, Don Preston		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREDITOR MATRI	IX
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: July 8, 2013	Signature: /s/ Don Preston Warren	
	Don Preston Warren	Debtor
Date:	Signature:	
		Joint Debtor, if any

Allied Interstate P.O. Box 361477 Columbus, OH 43236

Chase Post Office Box 15298 Wilmington, DE 19850

Citi Cards PO Box 6500 Sioux Falls, SD 57117-6500

Ge Capital Retail Bank P.O. Box 960061 Orlando, FL 32896-0061

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101

LTD Financial Services 7322 Southwest Fwy Ste 1600 Houston, TX 77074-2053

Mississippi Department Of Revenue Bankruptcy Division P.O. Box 22808 Jackson, MS 39225

MRS Associates 1930 Olney Ave Cherry Hill, NJ 08003-2016

Office Of U.S. Trustee 501 E Court St Ste 6-430 Jackson, MS 39201-5027

Singletary & Thrash-Jackson, P.A. 129 N State St Jackson, MS 39201-2811

Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306-0335

# © 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

## Case 13-12770-JDW Doc 1 Filed 07/08/13 Entered 07/08/13 13:23:03 Desc Main Document Page 36 of 36

Document Page 36 of 36
United States Bankruptcy Court
Northern District of Mississippi

IN RE:		Case No.			
W	arren, Don Preston		Chapter 7		
	Debtor(s	s)			
	DISCLOSURE OF	COMPENSATION OF ATTORNEY	FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$\$,		
	Prior to the filing of this statement I have received		\$\$1,200.00		
	Balance Due		\$\$		
2.	The source of the compensation paid to me was:	ebtor Other (specify):			
3.	The source of compensation to be paid to me is: $\square$ D	ebtor Other (specify):			
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to re-	nder legal service for all aspects of the bankruptcy case	e, including:		
	b. Preparation and filing of any petition, schedules, sta	tors and confirmation hearing, and any adjourned hear			
6.	By agreement with the debtor(s), the above disclosed fee	e does not include the following services:			
	certify that the foregoing is a complete statement of any a proceeding.	CERTIFICATION greement or arrangement for payment to me for representations.	entation of the debtor(s) in this bankruptcy		
	July 8, 2013	/s/ Karen B. Schneller			
-	Date	Karen B. Schneller 6558 Karen B. Schneller Post Office Box 417 Holly Springs, MS 38635 (662) 252-3224 Fax: (662) 252-2858 karen.schneller@gmail.com			